



NON-DEPOSIT INVESTMENT PRODUCT DISCLOSURE

Securities and/or insurance products which are offered through Private Client Services, LLC (“PCS”) are non-deposit products and:

- (1) ARE NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY;**
- (2) ARE NOT OBLIGATIONS OF OR GUARANTEED BY ANY FINANCIAL INSTITUTION, INCLUDING THE BANK OR FINANCIAL INSTITUTION IN WHICH NICOLET ADVISORY SERVICES, LLC IS LOCATED;**
- (3) WILL SUBJECT THE PURCHASER TO INVESTMENT RISK, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED.**

Securities and insurance products offered by Private Client Services, LLC, Member FINRA and SIPC. PCS may be contacted at: 2225 Lexington Road, Louisville, KY 40206, (502) 451-0600. Nicolet Advisory Services, LLC, and its affiliated companies are separate, distinct, and unaffiliated entities.

By signing below, I/We acknowledge receipt and understanding of the information provided above, and understand that the investment product(s) I/we are purchasing today are not guaranteed and contain risk, including possible loss of investment principal.

Account Owner Name

Account Owner Signature

Date

Joint Owner Signature

Joint Owner Signature

Date

Representative Name

Account Number (if available)